Case 08-17766 Doc 1 Filed 07/10/08 Entered 07/10/08 13:25:32 Desc Main Document Page 1 of 32

(Omciai Form 1) (9/01)		
FORM B1 United States Bankrupto	y Court LLINDIS	Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle):	Name of Joint Debtor (Spouse) (Las	t, First, Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint (include married, maiden, and trade nar	
NONE		
Soc. Sec./Tax I.D. No. (if more than one, state all): 333-42-015	Soc. Sec./Tax I.D. No. (if more than	one, state all):
Street Address of Debtor (No. & Street, City, State & Zip Code): 15518 MINERVA AVE DOLTON, ILL 60419	Street Address of Joint Debtor (No.	& Street, City, State & Zip Code
County of Residence or of the Principal Place of Business:	County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if	different from street address):
SAME AS ABOVE		
Location of Principal Assets of Business Debtor (if different from street address above):		
Information Regarding the Debt	or (Check the Applicable Box	es)
Venue (Check any applicable box) ✓ Debtor has been domiciled or has had a residence, principal place of	of business or principal assets in this Distr	rict for 180 days immediately
preceding the date of this petition or for a longer part of such 180 c	lays than in any other District.	100 201 100 amjo manom-10-1
☐ There is a bankruptcy case concerning debtor's affiliate, general pa		ct.
Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankrupto	y Code Under Which
☐ Individual(s) ☐ Railroad ☐ Corporation ☐ Stockbroker	the Petition is Filed (Ch	neck one box)
☐ Corporation ☐ Stockbroker ☐ Partnership ☐ Commodity Broker	Chapter 7 Chapter	
Other	Chapter 9 Chapter Sec. 304 - Case ancillary to foreig	
Nature of Debts (Check one box)	Filing Fee (Check of	
Consumer/Non-Business Business	Full Filing Fee attached	
Chapter 11 Small Business (Check all boxes that apply)	Filing Fee to be paid in installmen Must attach signed application for	ts (Applicable to individuals only
Debtor is a small business as defined in 11 U.S.C. § 101 Debtor is and elects to be considered a small business under	certifying that the debtor is unable	to pay fee except in installments
11 U.S.C. § 1121(e) (Optional)	Rule 1006(b). See Official Form	
Statistical/Administrative Information (Estimates only)		THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available for distribution to uns		
Debtor estimates that, after any exempt property is excluded and a	dministrative expenses paid, there will	
be no funds available for distribution to unsecured creditors.		
Estimated Number of Creditors 1-15 16-49 50-99 100-15	99 200-999 1000-over	
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$1	0,000,001 to \$50,000,001 to More than	
\$50,000 \$100,000 \$500,000 \$1 million \$10 million	\$50 million \$100 million \$100 million	
Estimated Debts		
	10,000,001 to \$50,000,001 to More than	•
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$500,000 \$100,000 \$\$00,000 \$1 million \$10 million	\$50 million \$100 million \$100 million	

A bankruptcy petition preparer's failure to comply with the provisions

of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 08-17766 Doc 1 Filed 07/10/08 Entered 07/10/08 13:25:32 Desc Main Page 2 of 32 Document FORM B1, Page 2 (Official Form 1) (9/01) Name of Debtor(s): BESS, KIHBERLY Voluntary Petition (This page must be completed and filed in every case) Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) Case Number: Location HICAGO Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Case Number: Name of Debtor: Judge: Relationship: District: Signatures Exhibit A Signature(s) of Debtor(s) (Individual/Joint) (To be completed if debtor is required to file periodic reports I declare under penalty of perjury that the information provided in this (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities petition is true and correct. If petitioner is an individual whose debts are primarily consumer debts Exchange Act of 1934 and is requesting relief under chapter 11) and has chosen to file under chapter 7] I am aware that I may proceed Exhibit A is attached and made a part of this petition. under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed Exhibit B under chapter 7. (To be completed if debtor is an individual I request relief in accordance with the chapter of title 11, United States whose debts are primarily consumer debts) Code, specified in this petition. I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. Signature of Debtor Date Signature of Attorney for Debtor(s) Signature of Joint Debtor 708 431-9317 Exhibit C Telephone Number (If not represented by attorney) Does the debtor own or have possession of any property that poses 07-10-08 or is alleged to pose a threat of imminent and identifiable harm to Date public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Signature of Attorney Signature of Non-Attorney Petition Preparer Signature of Attorney for Debtor(s) I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. Printed Name of Attorney for Debtor(s) § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Firm Name Printed Name of Bankruptcy Petition Preparer Address Social Security Number Telephone Number Address Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. If more than one person prepared this document, attach The debtor requests relief in accordance with the chapter of title 11, additional sheets conforming to the appropriate official form for United States Code, specified in this petition. each person. X Signature of Authorized Individual Signature of Bankruptcy Petition Preparer Printed Name of Authorized Individual Date

Title of Authorized Individual

Date

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

_	Nort	hern	District of	Illinois	
In re KIMB Debtor(s		HE	Sess	Case No	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing
from a credit counseling agency approved by the United States trustee or bankruptcy
administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the
services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan
developed through the agency.

☐2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) - Cont.

■3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
☐5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: M Becomes
Date: 07-10-08

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court

	Northern District Of Illinois		
in re		د	Case No.
	Debtor		
			Chapter

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of Mabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	s
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	s
Student Loan Obligations (from Schedule F)	s
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	s
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	s
TOTAL	s

State the following:

Average Income (from Schedule I, Line 16)	s
Average Expenses (from Schedule J, Line 18)	s
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$

State the following:

tate the tolowing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column	全国的	s
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$
4. Total from Schedule F	10 pt	\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	《解》	s

FORM B6-Cont. (6/90)

UNITED STATES BANKRUPTCY COURT NOCTHERN District of TLUINOLS

a re BESS, KILBERLY M; Case No. (If known)
--

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	OUNTS SCHEDULED	<u> </u>
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	/		,281,000		
B - Personal Property	/	3	s 30,000		
C - Property Claimed as Exempt	/				
D - Creditors Holding Secured Claims	V			\$318,000	
E - Creditors Holding Unsecured Priority Claims				s +	
F - Creditors Holding Unsecured Nonpriority Claims	V	2		s 6,600	
G - Executory Contracts and Unexpired Leases	/				
H - Codebtors		1			
1 - Current Income of Individual Debtor(s)	V				s 4925.00
J - Current Expenditures of Individual Debtor(s)	V				s 4925.60 s 4444.0d
Total	Number of Sheets LL Schedules	13			
		Total Assets ➤	:311,000		
			Total Liabilities➤	,324,600	

Filed 07/10/08 Case 08-17766 Doc 1 Entered 07/10/08 13:25:32 Desc Main Page 7 of 32 Document

FORM BOA (6/90)

Case No.	(If known)
	(II KBOWB)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSSAND, WITE, JOINT, OR COMBINITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
9741 S ELLIS CHICAGO II L 60628 SINGLE-FAMILY DWEL	RENTAL INCOME		120,000.00	\$ 160,000.00 \$ 151,000.00
SINGLE-FAMILY DUELL 15518 MINERUAANE DOLTUHIT LGOYIG	PERSONAL RES.		8160,000.00	-0-
2000 PONTIAC GRAND PRIX	CAR		8,000.00	
			\$ 184 000 07	

FORM B6B (10/89)	
IBRESS, KIHBERLY M.	Case No(if known)
Debtor	DEDSONAL PROPERTY

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUBBARD, WITH, XOUT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
I. Cash on hand.	\$ 20.00			
 Checking, savings or other finan- cial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives. 	9			
Security deposits with public utilities, telephone companies, land-lords, and others.	#	LIVING ROOM FURM, DININGROCH SET,		8 (000.00
 Household goods and furnishings, including audio, video, and computer equipment. 	Y	1 A A FB KOUR		
 Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. 	0	1 COMPUTER 15518 MINERUA AUE 15518 MINERUA AUE DOLTON, IL 60419		
Wearing apparel. Furs and jewelry.	00			
Firearms and sports, photo- graphic, and other hobby equipment.	0			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	0			
10. Annuities. Itemize and name each issuer.	10			

FORM B6B-Cont. (10/89)	
In BESS, KIMBERLY	M
Debtor	

Case No.	(If known)
	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	RESEARCH, WITE, XODIT, OR COMPUNETTY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	Y	THRIFT SAVINGS ACCOUNT		9 19,000.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	Θ			
 Interests in partnerships or joint ventures. Itemize. 	0			
14. Government and corporate bonds and other negotiable and non- negotiable instruments.	00			
15. Accounts receivable.			1	
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	0			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	0		1	
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	0			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	0			
20. Other contingent and unliqui- dated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	0			
21. Patents, copyrights, and other intellectual property. Give particulars.	0			
22. Licenses, franchises, and other general intangibles. Give particulars.	0			

FORM B6B-cont.	
(10/89)	
Inre BESS, KIMBERLY M.	Case No(If known)
Debtor	

SCHEDULE B -PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUBBAD, WPP, 3005, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Automobiles, trucks, trailers, and other vehicles and accessories.				
24. Boats, motors, and accessories.	0			
25. Aircraft and accessories.	0			
26. Office equipment, furnishings, and supplies.	0			
27. Machinery, fixtures, equipment, and supplies used in business.	0			
28. Inventory.	0			
29. Animals.	0			
30. Crops - growing or harvested. Give particulars.	0			
31. Farming equipment and implements.	0			
32. Farm supplies, chemicals, and feed.	0	- CHAOT / PALMS CONDO		\$ 10.000.00
33. Other personal property of any kind not already listed. Itemize.	X	TIMESHARE / PALMS CONDO P.D. BOX 6468 ORLANDO: FL 32869		4,10,00
	<u></u>	continuation sheets attached Total	>	s 30,000.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.) FORM B6C Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

□ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than

in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from

process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
NONE			

Form Bot	S
D 4 101	

InTO BESSIKINBERLY M.	Case No.
In re Debtor	(if known)

Alimony, Maintenance, or Support
Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

____ continuation sheets attached

^{*} Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 08-17766 Doc 1 Filed 07/10/08 Entered 07/10/08 13:25:32 Desc Main Document Page 13 of 32

FORM B6D (6'90)	
Inre BESS, KIMBERLY M.	Case No(If known)
Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." (You may need to place an "X" in more than one of these three "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSEAMED, WITHE, DODIT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 183041006 HOMEG SERVICING P.O.BOX 13716 SACRAMENTO, CA			SEP ,1995				\$(60,000 <i>0</i> 0	
95853 ACCOUNT NO. DO 20061149 OCWEW INGENIUMY OR 12650 INGENIUMY OR			APRIL 2006					
ACCOUNT NO. DOZOO COUNT NO. DOZOO COMEN 12650 INGENIUM DO	2		value \$ 26,000.00				\$ 126,00000	
OCLANDO, FL 32826 ACCOUNT NO.			value \$ 32,000.00				\$ 32,000.00	
			VALUE \$				0	
continuation sheets attached			(Total		Tota	i>	\$318,000,00	

(Use only on last page)
(Report total also on Summary of Schedules)

Case 08-17766 Doc 1 Filed 07/10/08 Entered 07/10/08 13:25:32 Desc Main Document Page 14 of 32

FORM B6E - Com.	
(10/89)	
Inre BESS, KIMBERLY M.	Case No(If known)
Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CONTINGENT UNLIQUIDATED CODEBTOR HUSBAND, WIPE, JOSHT, OR COMPRINITY DATE CLAIM WAS CREDITOR'S NAME AND AMOUNT TOTAL INCURRED AND MAILING ADDRESS AMOUNT ENTITLED CONSIDERATION INCLUDING ZIP CODE TO OF CLAIM FOR CLAIM PRIORITY ACCOUNT NO. MONE ACCOUNT NO. ACCOUNT NO. ACCOUNT NO. ACCOUNT NO.

Sheet no. ___ of ___ sheets attached to Schedule of Creditors Holding Priority Claims

Subtotal \$

(Total of this page)

Total \$

\$
\$

(Use only on last page of the completed Schedule E.)
(Report total

(Report total also on Summary of Schedules)

TYPE OF PRIORITY

Case 08-17766 Doc 1 Filed 07/10/08 Entered 07/10/08 13:25:32 Desc Main Document Page 15 of 32

FORM B6F (Official Form 6F) (9/97)	
In re BESS, KINBERLY M.	Case No(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HURLAND, WIDE, JOHN, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATHD	DISPUTED	AMOUNT OF CLAIM
LANGEHENT P.D. BOX 6330 CHICAGO WATER WANAGEHENT P.D. BOX 6330 CHICAGOITL 60660			APRIL 12006 WATER BILL				\$560
ACCOUNT NO. AAA CHECKMATE 160 NI. WACKER \$00 CHICAGO (TL 60606			MAR 12008 LOAN				\$133100
ACCOUNT NO. 7304184 CHECK NGO LUIZO S STATE SOUTH, HOLLAND 60473			MARIZOOS LOAN				\$ 1200 0 0
ACCOUNTING. 8209457 CINGULAR/ATOT			JUN 2005 TELEPHONE				#Q15.00
*	cont	inuatio	n specis areaction	ubtot Tot	al ➤	\$ Sun Sun	GGOO. OO

In RE BESE 08/17766 Cood 1 Filed 07/10/08 Entered 07/10/08 13:25:32 Desc Main Page 16 of 32 SCHEDULE F cont. GEPTELIBER 1995 ACC # \$955.08 02-55-25-1000 6 GAS BILL NICOR P.O. BOX 416 AURORA, IL 60568-0001 SCPTEHBER 1995 \$ 350.00 ACC# 14645 49005 LIGHT BILL COHED BILL PAYMENT CENTER CHICAGO, IL 60668-0001 MAY 2004 A 182.00 ACC # 016864500 PALMS CONDO ASSOCIATION TIME-SHARE ASS ESSHENT FEE P.O. Box 538699 ATLANTA, GA 30353-8699 A 335,00 Acc# 40249630 MIDWEST PHYSICIAN'S GROUP DOCTORS P.O. BOX 95401 CHICAGO, IL 60694-5401 \$ 112.00 Acc # 8518985501 DEC. 2007 MIDLAND CREDIT HAWAGEHENT MCI PHONE 8875 AERO DR. SAN DIEGO, CA 92123

B6G (10/19)	
In re DESS, KIMPSELY M	Case No. (if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare

interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lesse.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

M Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE O DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
NONE	

Case 08-17766	Doc 1	Filed 07/10/08	Entered 07/10/08 13:25:32	Desc Main
		Document	Page 18 of 32	

B6H (6/90)	
lare BESS, KINBERLY M.	Case No(if known)
Debtor	(II AIROAH)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
ALOAL E	
NONE	

FORM BOT (690) BESS, KIMBERLY	M
Debtor	

Case No. (If known)
(g krown)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital		DEPENDENTS	OF DEBTOR AND SPOUS	SE
tatus:	NAMES		AGE	RELATIONSHIP
SINGILE	TAVIOR	H. BRIGGS	14	DAUGHTER
Othon	<u></u>			SPOUSE
Employment:	DEBT POSTA	I CLERK		
Occupation Name of Employer	U.S. Pa	STAL SERVICE		
low long employed	185	125		
Address of Employer	350 N CHUAG	HARRISON 30 IIL 6060 T		
			DEBTOR	SPOUSE
Income: (Estimate of a	verage monthly income) wages, salary, and commi	ssions	Mara an	
(pro rate if not paid	wages, salary, and commo monthly.)		\$ 4 000.00 \$ 6 00.00	\$
Estimated monthly over	rtime			3
SUBTOTAL			\$ 4800.00	\$
SORIGIAN				
LESS PAYROLL I	DEDUCTIONS		s \$50.00	\$
a. Payroll taxes and	d social security		s 115.00	\$
b. Insurance			s 50.00	\$
c. Union dues d. Other (Specify:	ALOTMENTS)	s <u>500.00</u>	\$
u. Omer (opens).	4		r 	
CYPTOTAL OF P	AYROLL DEDUCTION	S	s/215.00	\$
			s 3285 00	\$
TOTAL NET MONTH	ILY TAKE HOME PAY		3_000	
n Laineana Som s	operation of business or p	rofession or farm	s_ -0-	\$
(ottach detailed statem)	ent)		\$ 1400.01	n •
Income from real prop	erty - RENTAL		3 1 100,0	\$
and the Adam of the Company of the C			3	
and a support of the control of the		s 240.00	\$	
Alimony, maintenance of support payments payable to the support debtor's use or that of dependents listed above CHILD SUPPORT Social security or other government assistance			r	
(Specify)	. 90 torimient access		\$. \$ \$
Pension or retirement income		\$ <u>-</u>	\$	
Other monthly income		; 🔀	\$	
(Specify)			i -O-	\$
			· IIM FAT	s
TOTAL MONTHLY	INCOME		\$ 444,000	3

TOTAL COMBINED MONTHLY INCOME

s 4925.00

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

FORM B6J (6/90)

In TO BESS,	KINBERLY	Н.
De	btor	

Case No	(M. kanara)	
	(K known)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

SCHEDULE J - CURRENT EATENDITORES OF EATENDITORES	
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any weekly, quarterly, semi-annually, or annually to show monthly rate.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate	schedule of
Land	
Rent or home mortgage payment (include lot rented for mobile home) HOME MORTGAGE YOUR ENTAL NO HOME MORTGAGE	s 2662.00
Am mod estate taxes included? Yes RENTAL No HOME MORTEAGE	
Are real estate taxes included? Yes RENTAL No HOME MORTGAGE Yes RENTAL No HOME MORTGAGE	155
as properly interesting the section field	S INCIPO
Water and sewer	\$ 60.00 \$ 125.00
Telephone	\$ 100,00
	300.00
Home maintenance (repairs and upkeep) PERSONAL RENTAL	s 300.00
Food	100.00
Clothing	50.00
Laundry and dry cleaning	s 2000
Medical and dental expenses	\$ 200.00
Transportation (not including car payments)	s 5,00
Recreation, clubs and entertainment, newspapers, magazines, etc.	s 110,00
Charitable contributions / CHURCH TITHES	1000
Insurance (not deducted from wages or included in home mortgage payments)	s 80,00
Homeowner's or renter's HOME MORTGAGE	• •
Life	
Health	\$ 82.00
Auto	s 80.00
Other_FLOOD_INS	
Taxes (not deducted from wages or included in home-mortgage payments) (Specify)	s <u>215.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	
Other	· A
Other	\$
Alimony, maintenance, and support paid to others	. 0
Designed for support of additional dependents not living at your home	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	
Other	LUUUU OD
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ 777 (.00
IFOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, and regular interval.	nuality, or at some other \$ 4925.00
A. Total projected monthly income	· 4444 00
B. Total projected monthly expenses	481.00
C. Excess income (A minus B)	275.00
D. Total amount to be paid into plan each(interval)	4 <u>15.15.00</u>

In r. BESS, KIMBERLY M.

Case	Wo.
	Two bearings

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

sheets, and that they are true and correct to the best of	of my knowledge, information, and belief.
	Howled no De
Date 07-10-2008	Signature: Debtor
	(Debug
Date	Signature: (Joint Debtor, if any)
 ···	[If joint case, both spouses must sign.]
CERTIFICATION AND SIGNA	ATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 114)
CERTIFICATION	efined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy
I certify that I am a bankruptcy petition preparer as d of this document.	eined in 13 U.S.C. § 110, and 1 property and
5. <u></u>	
Printed or Typed Name of Bankruptcy Petition Prepare	Social Security No.
Address	
Address	hals who prepared or assisted in preparing this document:
Names and Social Security numbers of all other individ	hals who prepared or assisted in preparing this document:
Names and Social Security numbers of all other individ	additional signed sheets conforming to the appropriate Official Form for each person.
Names and Social Security numbers of all other individ If more than one person prepared this document, attach	additional signed sheets conforming to the appropriate Official Form for each person.
Names and Social Security numbers of all other individ If more than one person prepared this document, attach X Signature of Bankruptcy Petition Preparer	additional signed sheets conforming to the appropriate Official Form for each person. Date
Names and Social Security numbers of all other individ If more than one person prepared this document, attach X Signature of Bankruptcy Petition Preparer	additional signed sheets conforming to the appropriate Official Form for each person. Date
Names and Social Security numbers of all other individed if more than one person prepared this document, attach X	additional signed sheets conforming to the appropriate Official Form for each person.
Names and Social Security numbers of all other individed if more than one person prepared this document, attach X	Date Date Date Date Date Date Date Provisions of title 11 and the Federal Rules of Bankrupicy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; NALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
Names and Social Security numbers of all other individed if more than one person prepared this document, attach X	Date Date
Names and Social Security numbers of all other individed if more than one person prepared this document, attach X	Date Date
Names and Social Security numbers of all other individed if more than one person prepared this document, attach X	Date Date
Names and Social Security numbers of all other individed if more than one person prepared this document, attach X	Date Date
Names and Social Security numbers of all other individed if more than one person prepared this document, attach X	Date Date
Names and Social Security numbers of all other individed if more than one person prepared this document, attach X	Date Date
Names and Social Security numbers of all other individed if more than one person prepared this document, attach X	Date Date

Form 7 (9/00)

FORM 7. STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT

MORTHERN DIST	TRICT OF ILLINOIS
In re: BESS KINBERLY M (Name) Debug	Case No(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box inbeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

i. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

JAN 08 - JUL 08 AMOUNT \$28,969.00 2007 \$27,000.00 2006 \$26,000.00 SOURCE (if more than one) U.S. POSTAL SERVICE 358 WHARRISON CHICAGO, ILLGOGOT

Entered 07/10/08 13:25:32 Case 08-17766 Doc 1 Filed 07/10/08 Desc Main

- Document

Page 23 of 32

JANOS - JUL 08 11400,00 JAN'07- DEC '07 \$ 6300.00 JAN '06 - DEC'06 \$ 12,600.00

RENTAL INCOME RENTAL PROPERTY RENTAL PROPERTY QTUI SELLIS CHICAGOIT 60028

Income other than from employment or operation of business

K

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors



List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT

STILL OWING



b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments



List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

Assignments and receiverships



Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT



List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankraptcy



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

10. Other transfers



List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

5

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION

DATE OF TRANSFER OR SURRENDER,

CONTENTS

IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF

AMOUNT OF

SETOFF

SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor



If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the stxyear period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law



List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF

ENVIRONMENTAL

LAW NOTICE



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

7

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business



If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

TAXPAYER

LD. NUMBER

ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING

DATES



Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements



a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED



List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS



d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED





 List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)



 List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

9

21 . Current Partners, Officers, Directors and Shareholders



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST PERCENTAGE OF INTEREST



b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders



a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

.

[If completed by an individual or individual and	
I declare under penalty of perjury that I have read	d the answers contained in the foregoing statement of financial affairs and
any attachments thereto and that they are true an	od correct.
00.00	Signature Delle MDero
Date 07-10-08	
	of Debtor
Date	Signature
	of Joint Debtor (if any)
	(II aliy)
The state of the s	
[If completed on hehalf of a partnership or corporation]	of financial affairs and any attachments thereto
I, declare under penalty of perjury that I have read the and and that they are true and correct to the best of my knowle	swers contained in the foregoing statement of financial affairs and any attachments thereto ledge, information and belief.
and that day at the	
Detc	Signature
	Print Name and Title
	to the lateral lateral
[An individual signing on behalf of a partnership or corpo	oration must indicate position or relationship to debus.
	المحاسبين المراجع المر
	continuation sheets attached
Penalty for making a false statement: Fine of up it	a \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571
CERTIFICATION AND SIGNATURE OF NON-	ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
	in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have
rovided the debtor with a copy of this document.	• •
	0 : 10
rinted or Typed Name of Bankruptcy Petition Preparer	Social Security No.
ddress	
lames and Social Security numbers of all other individuals w	ho prepared or assisted in preparing this document:
	onal signed sheets conforming to the appropriate Official Form for each person.
more man one passon propries.	
Signature of Bankruptcy Petition Preparer	Date

A bankruptcy petition preparer's failure to comply with the provisions of title II and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.